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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: CVORAK, MILANKA

§ Case No. 15-32834-JSB

§

§

Debtor(s)

§

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on September 25, 2015. The undersigned trustee was appointed on September 25, 2015.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 50,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>17.32</u>
Bank service fees	<u>167.53</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$ 49,815.15</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 02/19/2016 and the deadline for filing governmental claims was 03/23/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$5,750.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$5,750.00, for a total compensation of \$5,750.00.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$7.60, for total expenses of \$7.60.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/11/2017

By: /s/David R. Brown

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 15-32834-JSB

Case Name: CVORAK, MILANKA

Period Ending: 04/11/17

Trustee: (330580) David R. Brown

Filed (f) or Converted (c): 09/25/15 (f)

§341(a) Meeting Date: 10/20/15

Claims Bar Date: 02/19/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	50 cash	50.00	0.00	0.00	FA
2	household goods and furnishings	155.00	0.00	0.00	FA
3	clothes	120.00	0.00	0.00	FA
4	1044 E. Kenilworth, Lombard, IL 60148 (u) Property listed on Amended Schedule C (and mortgage creditor listed on Amended Schedule D)	110,500.00	50,000.00	50,000.00	FA
4	<b>Assets Totals (Excluding unknown values)</b>	<b>\$110,825.00</b>	<b>\$50,000.00</b>	<b>\$50,000.00</b>	<b>\$0.00</b>

#### Major Activities Affecting Case Closing:

Case converted to Chapter 13 on 5/20/16 and reconverted to Chapter 7 on 9/2/16. Trustee is trying to sell residence through adversary proceeding to sell free and clear of interest of co-owner. Order entered 9/30/16 compelling Debtor to provide Trustee and realtor access to real estate.

Initial Projected Date Of Final Report (TFR): August 1, 2017

Current Projected Date Of Final Report (TFR): March 31, 2017 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 15-32834-JSB  
**Case Name:** CVORAK, MILANKA

**Trustee:** David R. Brown (330580)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*8666 - Checking Account  
**Blanket Bond:** \$77,173,558.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*9466  
**Period Ending:** 04/11/17

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/19/16	{4}	Lazar and Milanka Cvorak	West Suburban Bank	1210-000	50,000.00		50,000.00
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		23.90	49,976.10
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		76.66	49,899.44
02/02/17	101	International Sureties, Ltd.	bond # 016073584	2300-000		17.32	49,882.12
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		66.97	49,815.15

<b>ACCOUNT TOTALS</b>	<b>50,000.00</b>	<b>184.85</b>	<b>\$49,815.15</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>50,000.00</b>	<b>184.85</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$50,000.00</b>	<b>\$184.85</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # *****8666	50,000.00	184.85	49,815.15
	<b>\$50,000.00</b>	<b>\$184.85</b>	<b>\$49,815.15</b>

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** February 19, 2016

**Case Number:** 15-32834-JSB  
**Debtor Name:** CVORAK, MILANKA

Page: 1

**Date:** April 11, 2017  
**Time:** 09:57:52 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	David R. Brown 300 S. County Farm Rd., Ste I Wheaton, IL 60187	Admin Ch. 7		\$5,750.00	\$0.00	5,750.00
200	David R. Brown 300 S. County Farm Rd., Ste I Wheaton, IL 60187	Admin Ch. 7		\$7.60	\$0.00	7.60
200	Clerk of the Bankruptcy Court 219 South Dearborn Street Chicago, IL 60604	Admin Ch. 7	adversary filing fee 16-00009	\$350.00	\$0.00	350.00
200	SPRINGER BROWN, LLC 300 S. County Farm Road Suite I Wheaton, IL 60187	Admin Ch. 7	First fee application after conversion to Ch. 13; order entered 8/5/16 for \$4,256.50.	\$9,653.50	\$0.00	9,653.50
200	SPRINGER BROWN, LLC 300 S. County Farm Road Suite I Wheaton, IL 60187	Admin Ch. 7		\$28.97	\$0.00	28.97
13 100	WEST SUBURBAN BANK c/o Gina B. Krol, Cohen & Krol, 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Secured	Order entered 3/10/17 secured value as to estate is \$0	\$0.00	\$0.00	0.00
1 610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured	Account #1158 Dress Barn	\$1,222.14	\$0.00	1,222.14
2 610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured	Account #6110 Express	\$1,032.69	\$0.00	1,032.69
3 610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured	Account #8049 Carsons	\$1,222.90	\$0.00	1,222.90
4 610	Von Maur, Inc. 6565 Brady Street Davenport, IA 52806	Unsecured		\$3,696.98	\$0.00	3,696.98
5 610	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured	Account #0538	\$1,802.74	\$0.00	1,802.74
6 610	Quantum3 Group LLC as agent for Sadino Funding LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured	fingerhut freshstart	\$149.21	\$0.00	149.21

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** February 19, 2016

**Case Number:** 15-32834-JSB  
**Debtor Name:** CVORAK, MILANKA

Page: 2

**Date:** April 11, 2017  
**Time:** 09:57:52 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
7 610	Citibank, N.A. c/o American InfoSource LP PO Box 248840 Oklahoma City, OK 73124-8840	Unsecured	Account #6318	\$5,285.17	\$0.00	5,285.17
8 610	Department Store National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083-0657	Unsecured	Account #5061 Macys	\$3,565.67	\$0.00	3,565.67
9 610	Capital Recovery V, LLC Recovery Management Systems Corp P O Box 12931 Norfolk, VA 23541	Unsecured	Account #9478 Sam's Club	\$12,786.03	\$0.00	12,786.03
10 610	Capital Recovery V, LLC Recovery Management Systems Corp P O Box 12931 Norfolk, VA 23541	Unsecured	Account #1490 Walmart	\$1,516.31	\$0.00	1,516.31
11 610	Citibank, N.A. c/o Quantum3 Group LLC PO Box 280 Kirkland, WA 98083-0788	Unsecured	Claim withdrawn 6/1/16	\$0.00	\$0.00	0.00
12 610	Portfolio Recovery Associates, LLC Successor to US Bank POB 41067 Norfolk, VA 23541	Unsecured	Account #2902 Elan	\$4,600.00	\$0.00	4,600.00
14 620	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured	Account #0538 Kohls; duplicate of claim 5, WITHDRAWN 3/6/17	\$0.00	\$0.00	0.00
<b>&lt;&lt; Totals &gt;&gt;</b>				52,669.91	0.00	52,669.91

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-32834-JSB  
Case Name: CVORAK, MILANKA  
Trustee Name: David R. Brown

**Balance on hand:** \$ 49,815.15

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
13	WEST SUBURBAN BANK	62,093.41	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 49,815.15

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - David R. Brown	5,750.00	0.00	5,750.00
Trustee, Expenses - David R. Brown	7.60	0.00	7.60
Attorney for Trustee, Fees - SPRINGER BROWN, LLC	9,653.50	0.00	9,653.50
Attorney for Trustee, Expenses - SPRINGER BROWN, LLC	28.97	0.00	28.97
Charges, U.S. Bankruptcy Court	350.00	0.00	350.00

Total to be paid for chapter 7 administration expenses: \$ 15,790.07

Remaining balance: \$ 34,025.08

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 34,025.08

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 34,025.08

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 36,879.84 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 92.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group LLC as agent for	1,222.14	0.00	1,127.54
2	Quantum3 Group LLC as agent for	1,032.69	0.00	952.75
3	Quantum3 Group LLC as agent for	1,222.90	0.00	1,128.24
4	Von Maur, Inc.	3,696.98	0.00	3,410.81
5	Capital One, N.A.	1,802.74	0.00	1,663.19
6	Quantum3 Group LLC as agent for	149.21	0.00	137.66
7	Citibank, N.A.	5,285.17	0.00	4,876.06
8	Department Store National Bank	3,565.67	0.00	3,289.66
9	Capital Recovery V, LLC	12,786.03	0.00	11,796.30
10	Capital Recovery V, LLC	1,516.31	0.00	1,398.94
11	Citibank, N.A.	0.00	0.00	0.00
12	Portfolio Recovery Associates, LLC	4,600.00	0.00	4,243.93

Total to be paid for timely general unsecured claims: \$ 34,025.08

Remaining balance: \$ 0.00



Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
14	Capital One, N.A.	0.00	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
 Remaining balance: \$ 0.00